



Monthly Reminders

HAPPY SPRING

This is your April reminder from the Missouri Department of Higher Education.

Important Dates

April 10 - national testing date for [ACT](#)

April 15 - late registration deadline for May 1 [SAT](#)

April 30 - application deadline for [Kids' Chance scholarship](#)

May 1 - national testing date for [SAT](#)

May 7 - registration deadline for June 12 [ACT](#)

Students • Students • Students • Students • Students

If you are a college student...

- Spring break has come and gone, and you can see the light at the end of this semester's tunnel. Make sure you ride out that spring fever and adequately prepare for upcoming final exams.
- To be eligible to renew a [Bright Flight Scholarship](#), you must attend college full time (excluding summer terms), receive the scholarship award at least one semester each academic year at an approved Missouri postsecondary institution, and maintain satisfactory academic progress as well as a 2.5 cumulative grade point average.
- Have you considered taking summer coursework? It may not have been in your original game plan, but summer classes do offer some benefits. It may help you better focus and get through a difficult course or even help you pull ahead in your program of study.
- Take charge during [Financial Literacy](#) Month. See how much money smarts you possess by playing [Road Trip to Savings](#). Meet the challenges of four weeks on the road as you steer your way to financial stability.

If you are a high school senior...

- Looking for a fun and innovative way to learn the “ins” and “outs” of college life? Check out the MDHE’s “**Journey to College**” blog on Facebook. Developed and maintained by Missouri students, the weekly blogs provide an avenue in which to obtain a variety of information geared toward prospective or current college students. If you are interested in planning and paying for college, receiving financial aid updates, and learning more about [financial literacy](#), join the Journey to College group at www.facebook.com.

- It's not too late to achieve an ACT or SAT score that qualifies you for the [Bright Flight scholarship](#). Your eligibility will be based on the highest score you achieve on or before the June 12, 2010 national test date. If you achieved a qualifying score on or before the December 12, 2009 test date, you should receive an approval letter in the next few weeks. Approval letters for the February 6, April 10, and June 12, 2010 test dates will be mailed approximately six to eight weeks after each test date. For the 2010-2011 college academic year, award amounts depend on whether your score is in the top 3 percent or in the top 4th and 5th percentiles. The qualifying scores and estimated award amounts are available on the [MDHE Web site](#).
- [Advanced Placement](#) exams are right around the corner. Are you ready?
- If you filed a [FAFSA](#) to be eligible for financial assistance, watch for an e-mail notice when your Student Aid Report (SAR) is ready. It will contain your EFC (Expected Family Contribution), which is used to determine how much financial aid you are eligible to receive.
- Watch the mail for acceptance letters, as well as financial assistance award letters. Compare the financial aid packages offered to you and the cost of attendance (COA) at each school to help you make the decision that's best for you.
- Contact a school's financial aid office if you have any questions about the aid that school has offered you.
- When you decide which school you will attend, notify that school and submit any required financial deposit.
- Don't let "senioritis" wreck all the time and effort you've invested in your four years of high school. Keep your grades a high priority. Some colleges request grades from your entire high school career and scholarship opportunities may also look at grades that include your last semester.
- Are you still looking for scholarship opportunities? Remember, you can't receive a scholarship if you don't apply – so apply for every scholarship you feel you may be eligible for. [Scholarship search tips](#) can be found on the Mapping Your Future Web site.
- April is Financial Literacy Month. See how much money smarts you possess by playing [Financial Football Training Camp](#).

If you are a high school junior...

- Looking for a fun and innovative way to learn the "ins" and "outs" of college life? Check out the MDHE's "**Journey to College**" blog on Facebook. Developed and maintained by Missouri students, the weekly blogs provide an avenue in which to obtain a variety of information geared toward prospective or current college students. If you are interested in planning and paying for college, receiving financial aid updates, and learning more about [financial literacy](#), join the Journey to College group at www.facebook.com.
- Are you taking Advanced Placement classes? Prepare to take the [Advanced Placement](#) exams next month.
- Meet with your high school counselor to make sure you are on track for your senior year and graduation and that your courses meet college admission standards. A list of [recommended core courses](#) is available on the MDHE Web site.
- Note registration deadlines for upcoming ACT and SAT exams. Taking the exam now may help as you get ready to make decisions about college. Check with your high school counselor to see if there is still time to take the [PSAT](#). The PSAT gives juniors a chance to enter National Merit

Scholarship Corporation (NMSC) scholarship programs. It also allows you to get some feedback on your strengths and weaknesses.

- Do you want to get a head start getting into college? Look to resources like Mapping Your Future for information about writing a [college admissions essay](#) and finding [scholarships](#). To get a jump start on your future financial aid possibilities, you might also want to check out the U.S. Department of Education's [FAFSA4caster](#). The site provides you and your family with an early estimate of the kinds of federal student aid you might be eligible for.
- Visit the Web site of our partner, [Mapping Your Future](#), to learn about the “**Top 10**” tips for paying for college

10. Save for college.

If you haven't already done so, begin saving for college immediately. Even if you are going to college in the fall, you can still begin saving now to help cover some of the costs, such as your first semester's books. You have a variety of options available to make the most of your savings.

mappingyourfuture.org/saving/

9. Use education loyalty and affinity programs.

Loyalty and affinity programs allow you to save for college by shopping at certain stores, buying particular products, or using a designated credit or debit card.

mappingyourfuture.org/saving/affinity.htm

8. Explore financial aid options.

Financial aid is one of the tools that make higher education possible for many students. It might mean being able to continue your education when you otherwise would not be able; or it could mean being able to attend the school of your choice despite higher tuition costs.

mappingyourfuture.org/paying/financialaid.htm

7. Review your eligibility for federal financial aid.

mappingyourfuture.org/paying/eligibility.htm

6. Apply for financial aid.

The first step in applying for financial aid is to complete the FAFSA (Free Application for Federal Student Aid), which collects information about you and your family's financial situation.

mappingyourfuture.org/paying/fafsa.htm

5. Review your Student Aid Report (SAR).

mappingyourfuture.org/paying/sar.htm

4. Find scholarships and grants and consider work-study programs.

mappingyourfuture.org/paying/scholarships.htm and

mappingyourfuture.org/paying/workstudy.htm

3. Consider borrowing student loans (should be your last resort).

mappingyourfuture.org/paying/studentloans.htm

2. Claim tax credits and deductions for education.

mappingyourfuture.org/paying/taxcredit.htm

And the number 1 tip for paying for college is . . .

Review your award letter and only accept the financial aid you need.

- April is [Financial Literacy](#) Month. Ever wonder what it would be like to be out of school and on your own? Play the [Check It Out](#) game and find out! To start the game, you'll have one month's worth of income...and one month's worth of bills.

If you are a younger teen...

- Are you heading to high school next year? This spring, work with your guidance counselor and parents to start planning the classes you'll take. Check out the [recommended core classes](#) for high school students on the MDHE Web site to make sure your schedule is working to get you the credits you'll need when you go to enroll in a Missouri college or university at the end of high school.
- During [Financial Literacy](#) Month, try out Mapping Your Future's online [Show Me the Future](#) game. It lets you explore life skills, helping you understand things like the cost of living, knowing the difference between wants and needs, budgeting, and making plans for your money.
- Looking for a fun and innovative way to learn the "ins" and "outs" of college life. Check out the MDHE's "**Journey to College**" blog on Facebook. Developed and maintained by Missouri students, the weekly blogs provide an avenue in which to obtain a variety of information geared toward prospective or current college students. If you are interested in planning and paying for college, receiving financial aid updates, and learning more about financial literacy, join the Journey to College group at www.facebook.com.

If you are a non-traditional student...

- Make sure you are achieving satisfactory academic progress to maintain eligibility for financial assistance and/or scholarships.
- In honor of [Financial Literacy](#) Month, do the right thing and be smart with your money. Explore your options for investing or saving a portion of your income. Remember to save money for "rainy" days as well as "sunny" days.

Parents • Parents • Parents • Parents • Parents

If your student is a high school senior...

- Encourage your high school student to check out the MDHE's "**Journey to College**" blog on Facebook. Developed and maintained by Missouri high school students, the weekly blogs provide an avenue in which to obtain a variety of information geared toward prospective or current college students. If your son or daughter is interested in planning and paying for college, receiving financial aid updates, and learning more about financial literacy, encourage him/her to join the Journey to College group at www.facebook.com.
- Decision time is here. Help your student compare financial assistance packages and make a final decision about which postsecondary institution to attend. Don't forget to incorporate any outside financial aid your student may be receiving (e.g., private scholarships) when evaluating schools' financial assistance offers and cost of attendance.
- Deposits for enrollment, if required, are usually due in May.

- Don't panic if your student didn't meet application deadlines or get into the school they had originally hoped for. Some schools will still consider applications after published deadlines. Call the admissions office to find out and encourage your student to consider other schools and programs.
- April is Financial Literacy Month. Take the time to talk to your high schooler about smart money management skills, and make a plan that addresses financial situations they may encounter as they head off to college.

If your student is a high school junior...

- Encourage your high school student to check out the MDHE's "**Journey to College**" blog on Facebook. Developed and maintained by Missouri high school students, the weekly blogs provide an avenue in which to obtain a variety of information geared toward prospective or current college students. If your son or daughter is interested in planning and paying for college, receiving financial aid updates, and learning more about [financial literacy](#), encourage him/her to join the Journey to College group at www.facebook.com.
- Follow up to ensure that your student is on track with courses for his/her senior year. Make sure eligibility requirements are met for graduation and that the course work meets college admission standards. Check out the [recommended core courses](#) on our Web site for guidance.
- This is a busy time of year for students with a lot of testing taking place. Help your student stay on top of upcoming testing deadlines and dates.
- April, which is Financial Literacy Month, is a great time to talk to your student about money matters and financial responsibility. Get the ball rolling with a fun, interactive game such as [Check It Out](#).

If your student is in middle school...

- If your student is entering high school in the fall, he or she will be working with a guidance counselor to begin planning for high school courses. Check out the [recommended core courses](#) on our Web site and discuss curriculum options with your child. It's never too early to have meaningful discussions about the type of career your child may be interested in and exploring routes for achieving a variety of education and career goals.

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